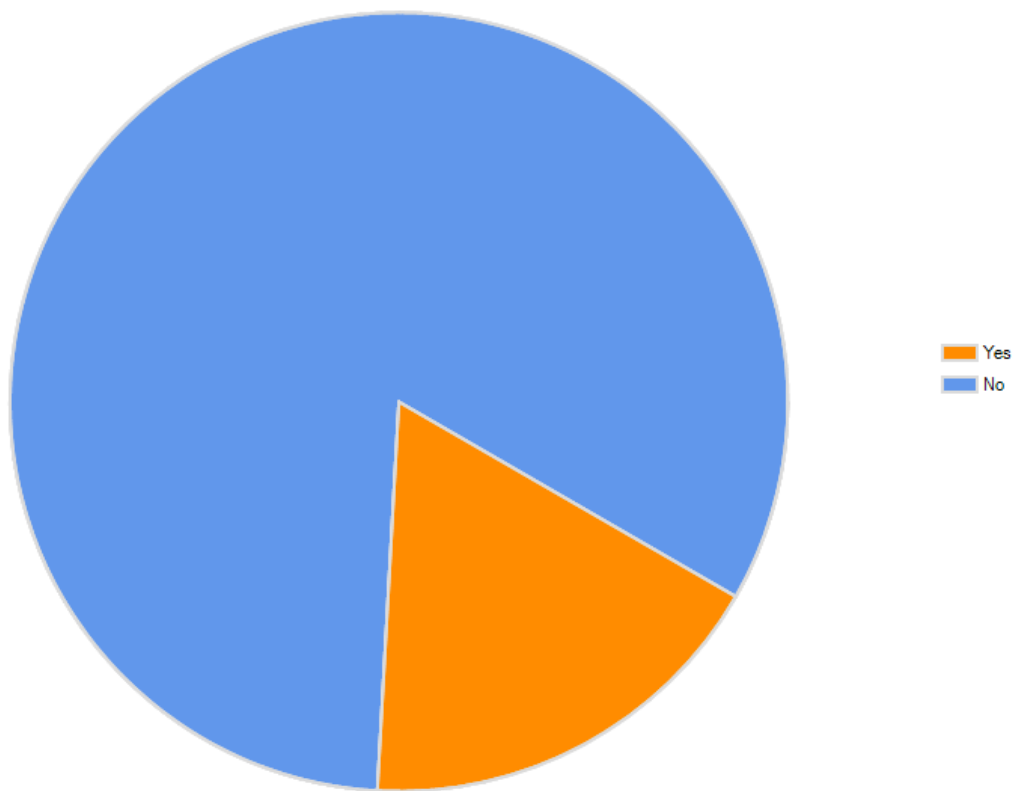
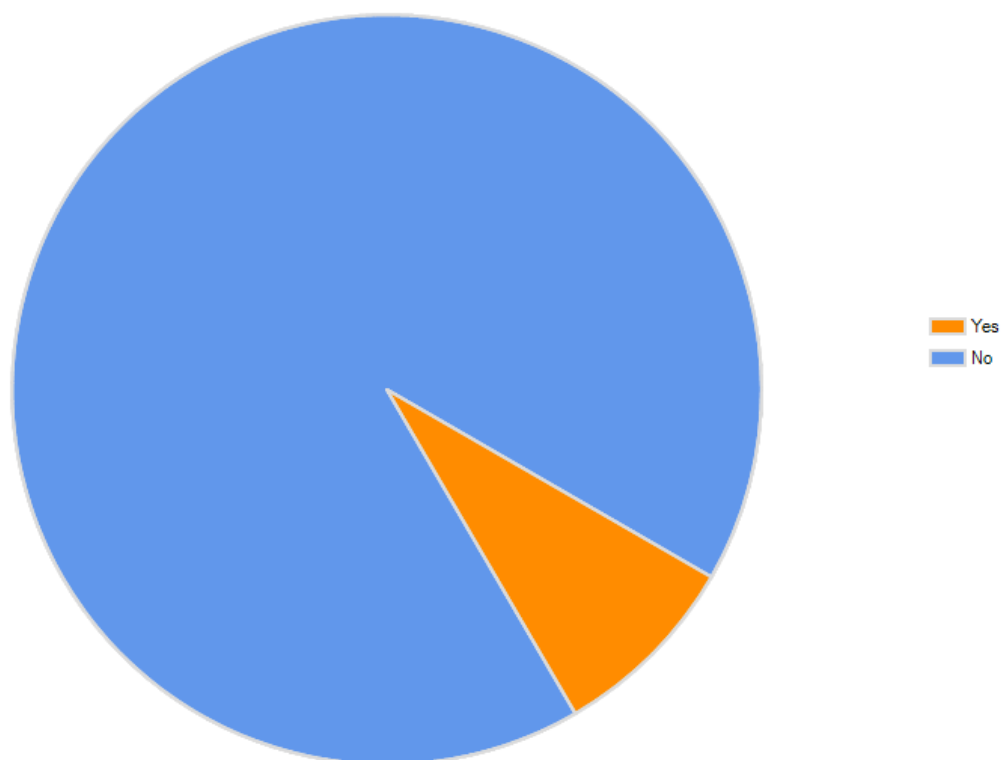


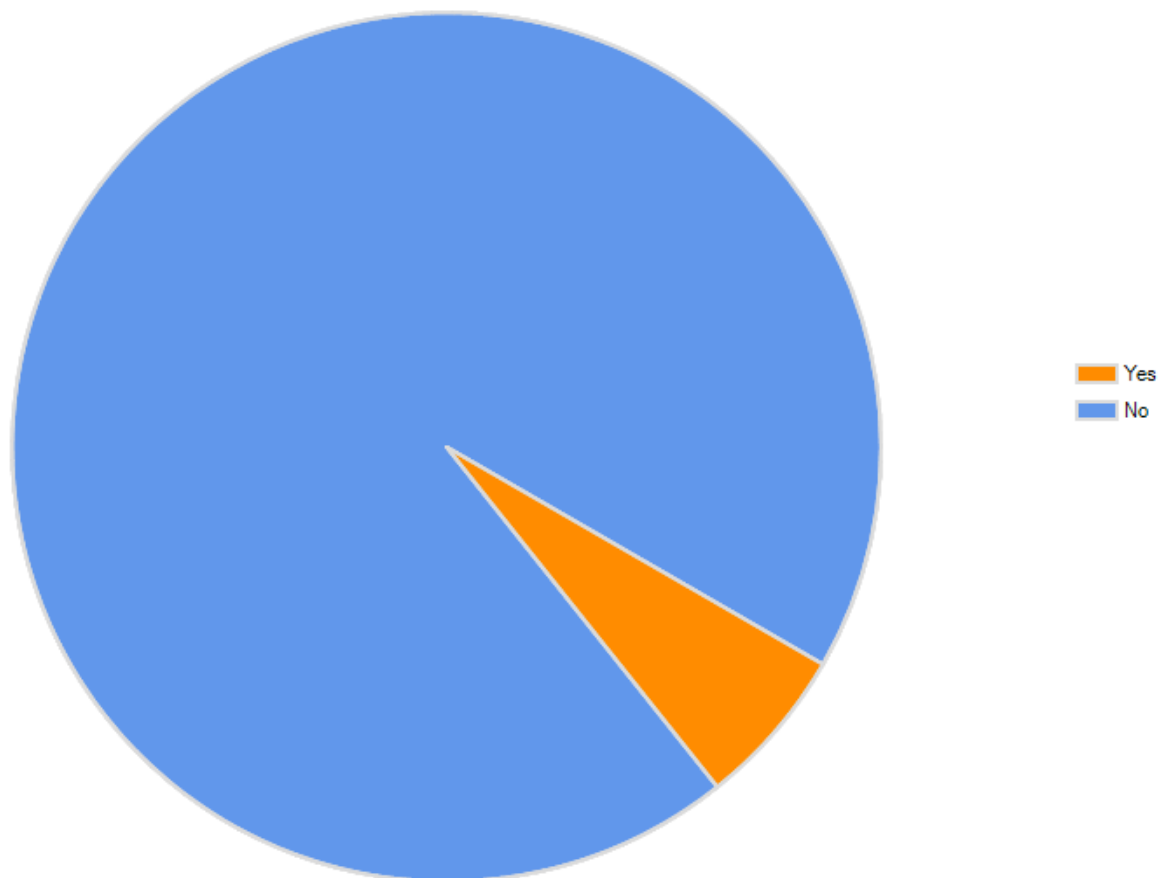
Do you believe that the FOS adjudications are generally fair?



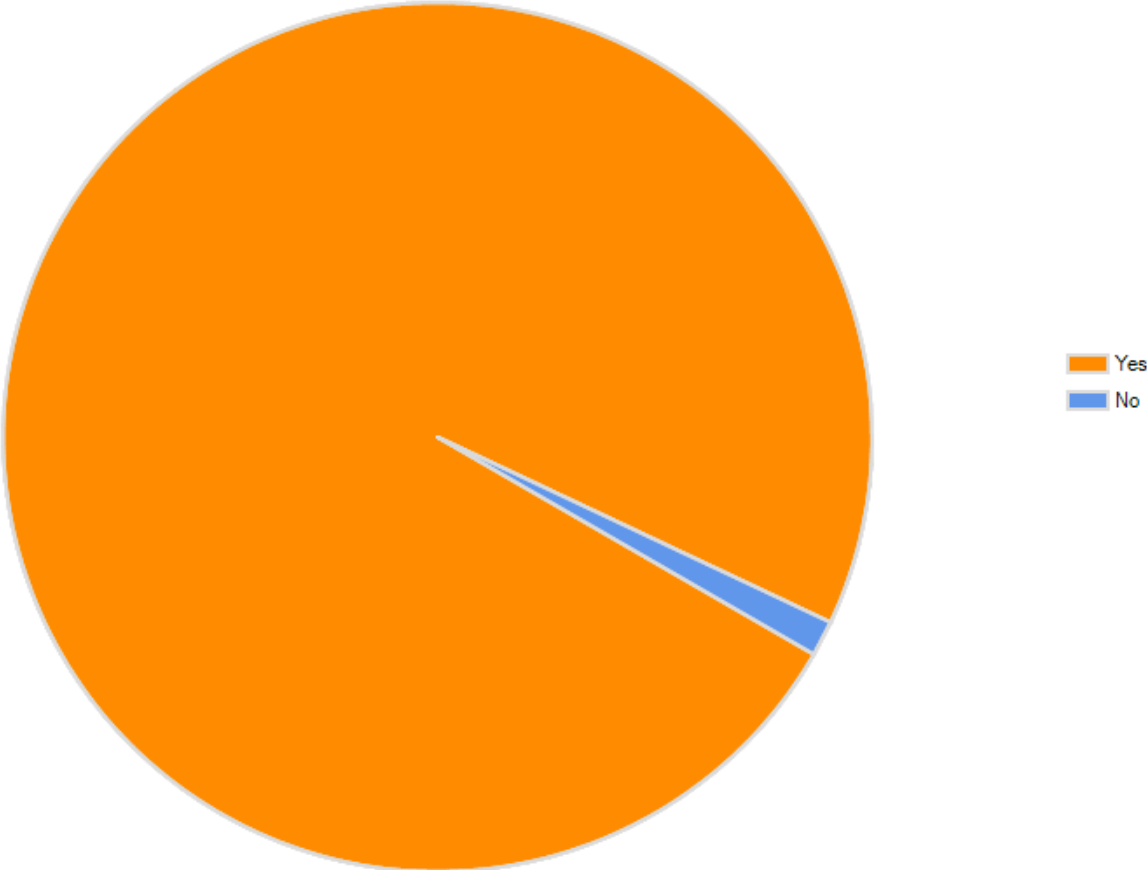
Do you believe that adjudicators and Ombudsmen have a solid industry understanding of the issues they adjudicate on?



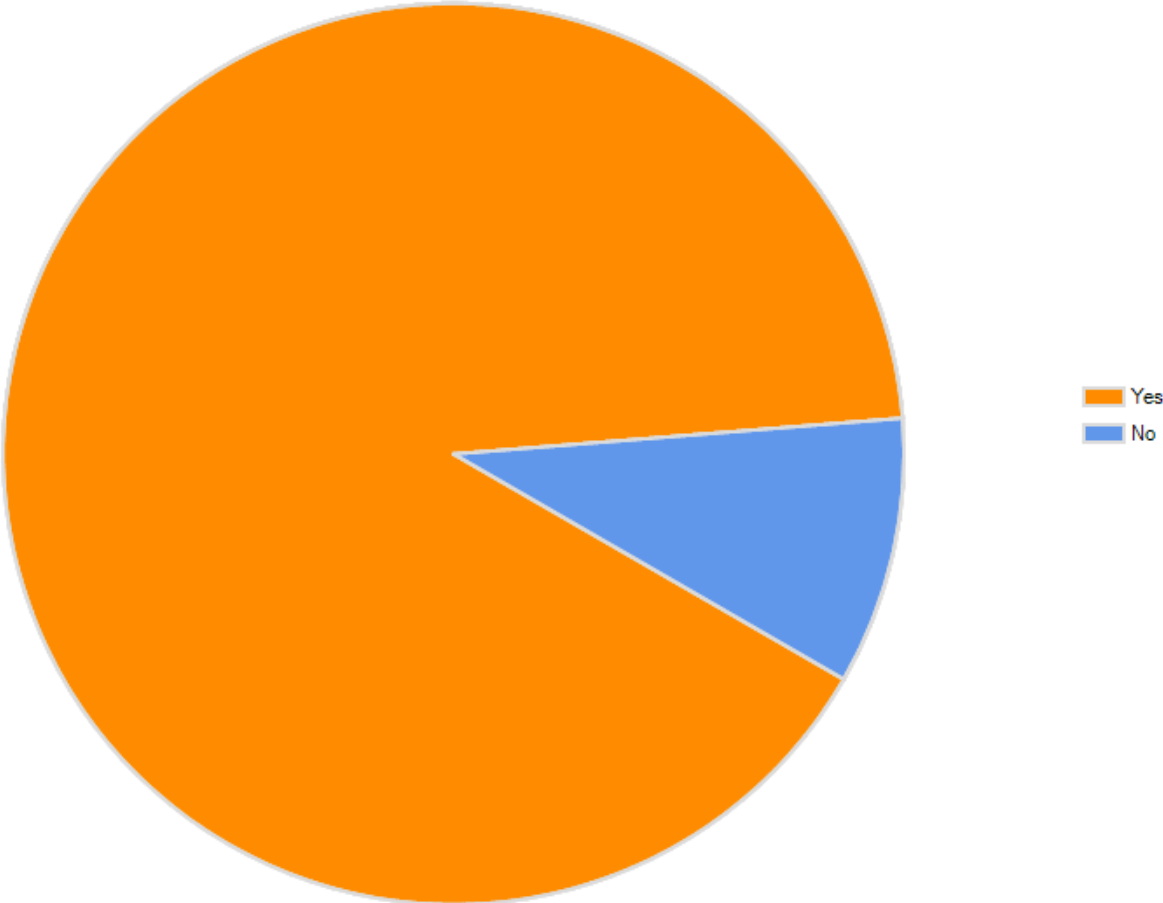
Should awards be made to compensate for an event that has not actually happened?



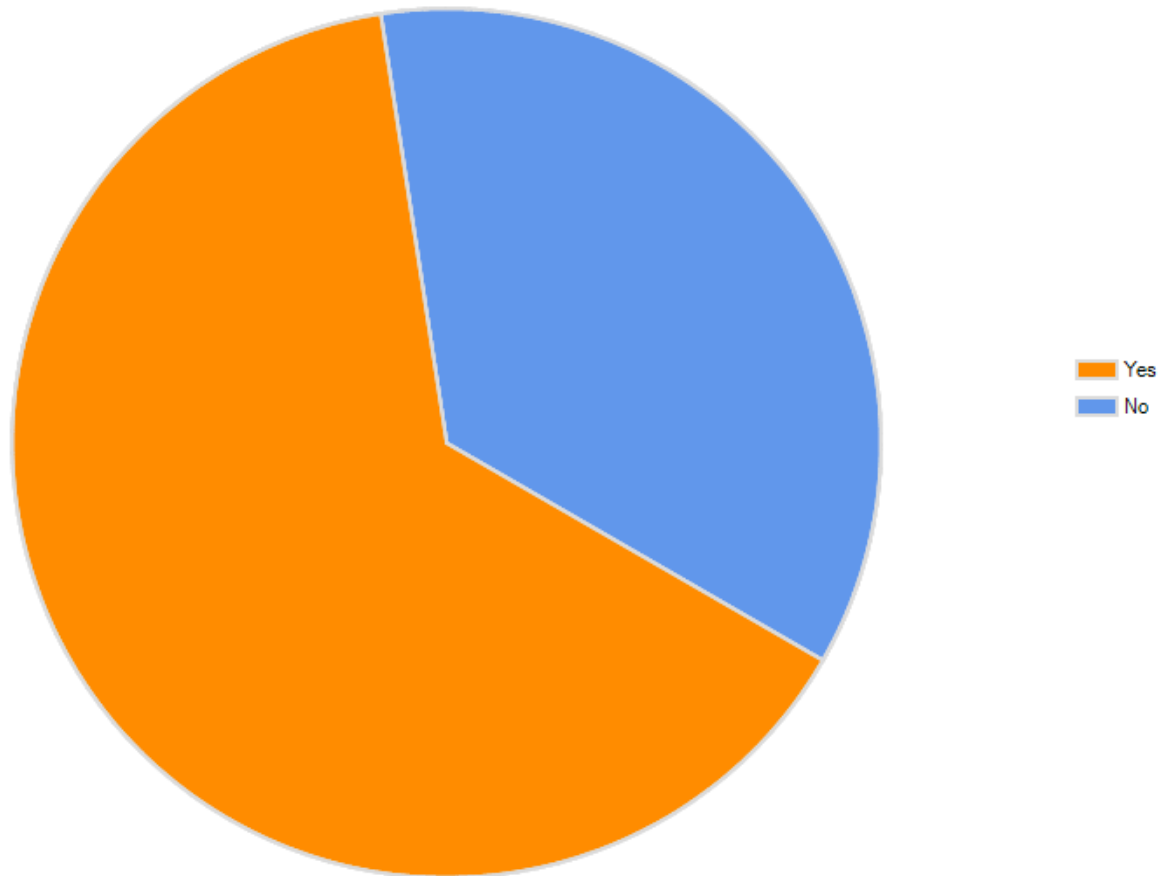
Should an adjudicator have relevant experience and minimum industry qualifications at least?



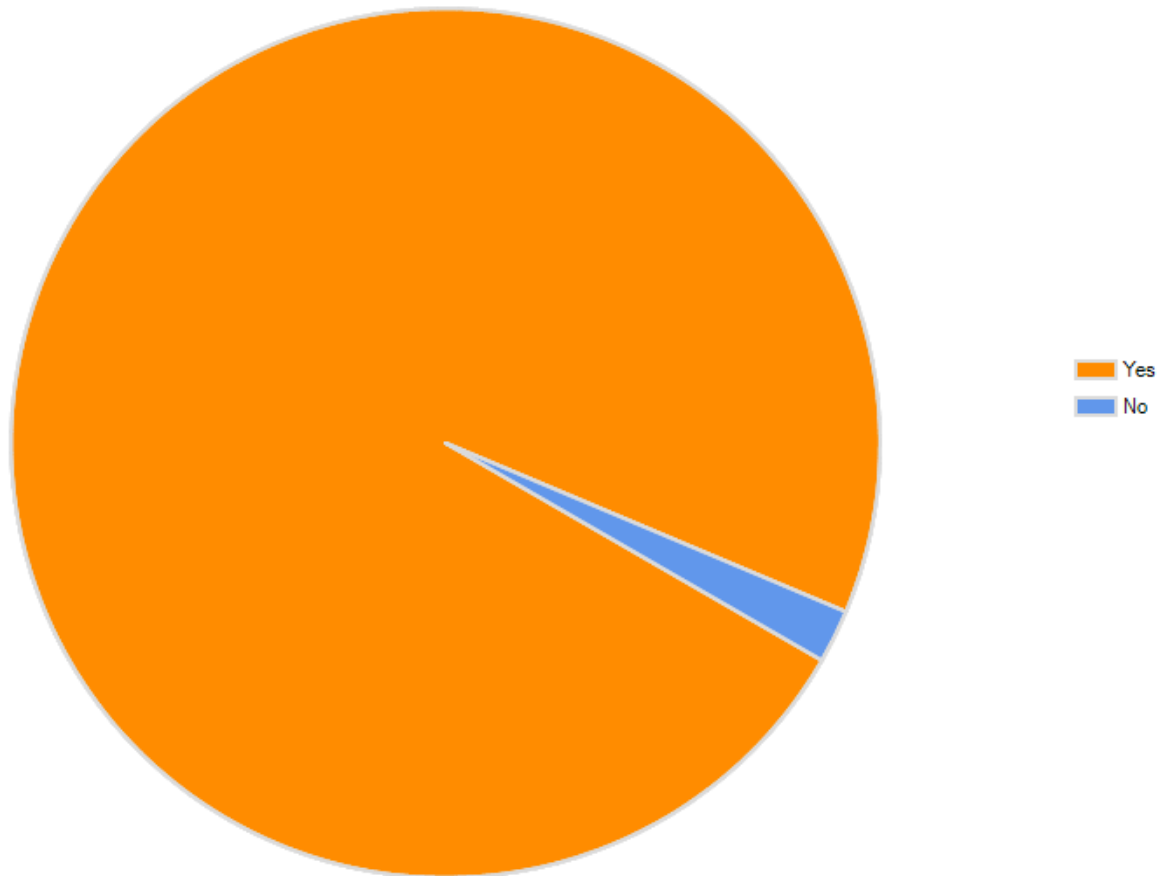
Do you think FOS rules place an IFA in a disadvantaged position from outset?



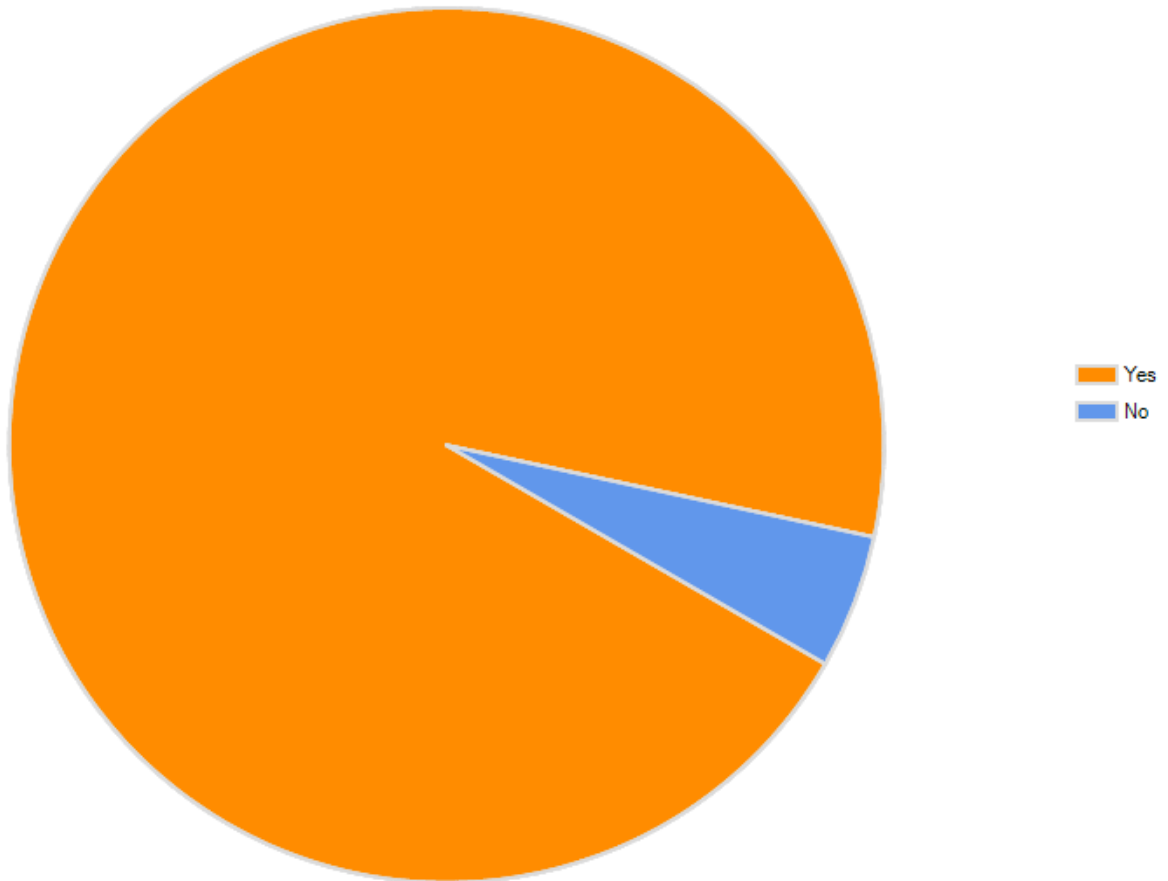
Have you experienced false or manufactured accusations from complainants in an attempt to gain compensation?



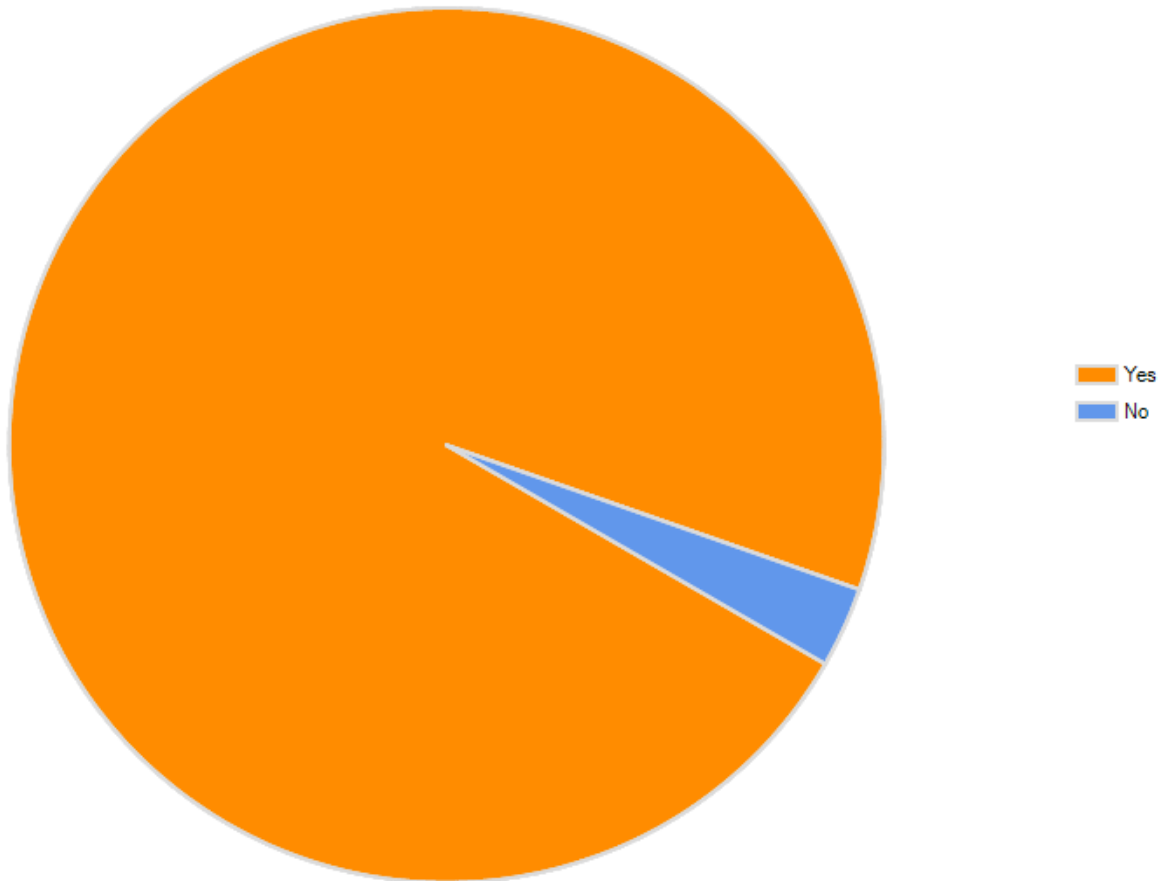
Do you think an IFA should enjoy the same right of appeal to the courts, as enjoyed by the complainant?



Do you think the FOS fees should be paid by whoever has the case awarded against them rather than always paid by the defendant win or lose?



Should a complainant produce relevant tangible evidence to support the claim they make before it can be considered by FOS, like in the Small Claims Court?



Is it fair and reasonable that under FOS rules IFAs no longer enjoy the longstop protection afforded in the past by the PIA Ombudsman and for all citizens under the Limitations Act 1980?

